BANKRUPTCY COURT

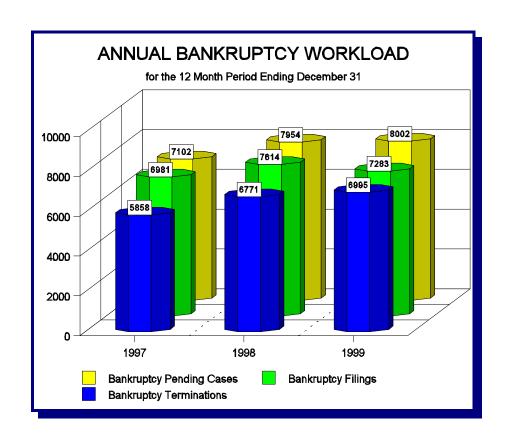
A. Bankruptcy Workload Bankruptcy filings actually decreased by 4% during 1999 for the first year in quite awhile. Bankruptcy terminations rose by 3% while pending bankruptcy cases went up 1%.

Bankruptcy Case Proceedings For the 12 Month Period Ending December 31							
1997 % Change 1998 % Change 1999							
Filings *	6,977	9%	7,608	-4%	7,274		
Oregon Referrals Ê	4	50%	6	50%	9		
Total Filings	6,981	9%	7,614	-4%	7,283		
Case Terminations **	5,858	16%	6,771	3%	6,995		
Pending Cases Í	7,102	12%	7,954	1%	8,002		

^{*} Includes re-openings

Í Includes Oregon cases

E Malheur County, Oregon cases are filed in Portland and referred to the District of Idaho for administration. Upon closure of the case, the file is returned to Oregon. In 1968, the United States Judicial Conference established concurrent jurisdiction for the District of Idaho with Malheur County in the District of Oregon.



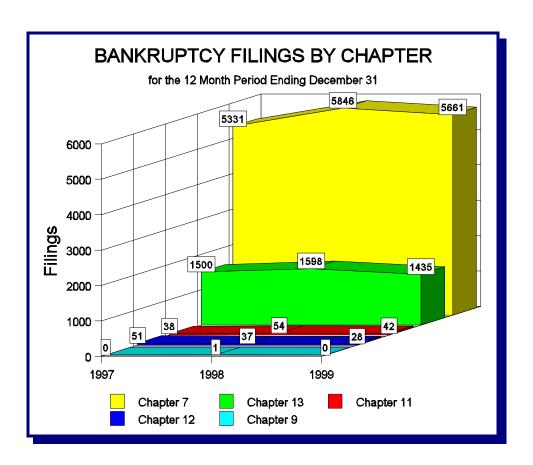
^{**} Includes Oregon closings

B. Bankruptcy Filings by Chapter Bankruptcy Chapter 7s, which represent the largest volume of bankruptcy proceedings, dropped by 3% during 1999. Chapter 13s decreased by 10%, Chapter 11s went down 22% while Chapter 12s declined by 24%.

Bankruptcy Filings by Chapter For the 12 Month Period Ending December 31							
	1997	% Change	1998	% Change	1999		
Chapter 7	5,331	10%	5,846	-3%	5,661		
Chapter 9	0	1	1	-100%	0		
Chapter 11	38	42%	54	-22%	42		
Chapter 12	51	-27%	37	-24%	28		
Chapter 13	1,500	7%	1,598	-10%	1,435		
Sub-Total	6,920	9%	7,536	-5%	7,166		
Reopenings	57	26%	72	50%	108		
Oregon Referrals	4	50%	6	50%	9		
Total	6,981	9%	7,614	-4%	7,283		

Oregon Bankruptcy Referrals by Chapter				
Chapter 7	5			
Chapter 11	0			
Chapter 12	0			
Chapter 13	4			
Total	9			

Bankruptcy Re-Openings by Chapter					
Chapter 7	102				
Chapter 11	1				
Chapter 12	2				
Chapter 13	3				
Total	108				



C. Bankruptcy Filings by Location and Chapter The number of bankruptcy filings remained relatively the same in Boise while decreasing at every other location. Coeur d'Alene bankruptcy filings decreased 7%. Pocatello and Twin Falls both experienced a 10% decrease, while Moscow filings dropped by 8%.

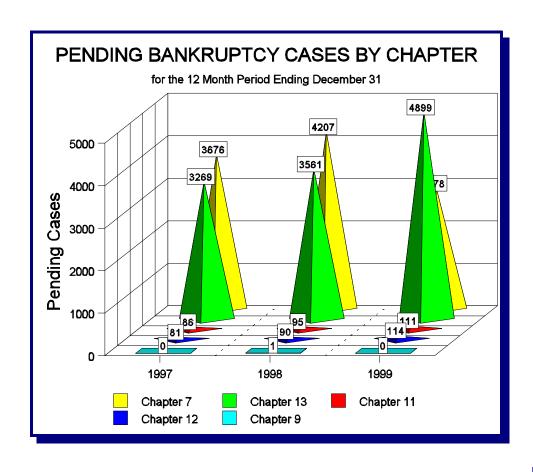
Chapter 7s, which comprise the largest category of bankruptcy filings, increased by 2% in Boise, but decreased elsewhere. The decline in Chapter 7s was 4% in Moscow and Coeur d'Alene, and 8% in Pocatello and Twin Falls. Chapter 13s, which constitute the second largest category in this District, decreased by 5% in Boise, 14% in Pocatello, 18% in Coeur d'Alene, 24% in Moscow and by 27% in Twin Falls. Since there are relatively few Chapter 11 and Chapter 12 bankruptcy filings in Idaho, any change whatsoever results in wild swings in percentages.

Bankruptcy Filings by Location and Chapter For the 12 Month Period Ending December 31							
	Boise	Pocatello	Moscow	Coeur d'Alene	Twin Falls	Total	
Chapter 7							
1997	2,378	1,120	358	859	616	5,331	
% Change	1%	13%	19%	21%	17%	10%	
1998	2,396	1,269	426	1,037	718	5,846	
% Change	2%	-8%	-4%	-4%	-8%	-3%	
1999	2,432	1,166	409	991	663	5,661	
Chapter 11							
1997	8	8	0	14	8	38	
% Change	50%	88%	-	-14%	50%	42%	
1998	12	15	3	12	12	54	
% Change	33%	-33%	0%	-67%	-25%	-22%	
1999	16	10	3	4	9	42	
Chapter 12							
1997	16	22	0	1	12	51	
% Change	-56%	-27%	-	100%	0%	-27%	
1998	7	16	0	2	12	37	
% Change	29%	-63%	-	-100%	8%	-24%	
1999	9	6	0	0	13	28	
Chapter 13							
1997	932	220	131	146	71	1,500	
% Change	9%	11%	-3%	-14%	17%	7%	
1998	1,019	244	127	125	83	1,598	
% Change	-5%	-14%	-24%	-18%	-27%	-10%	
1999	964	211	97	102	61	1,435	
Total							
1997	3,334	1,370	489	1,020	707	6,920	
% Change	3%	13%	14%	15%	17%	9%	
1998	3435*	1,544	556	1,176	825	7,536	
% Change	0%	-10%	-8%	-7%	-10%	-5%	
1999	3,421	1,393	509	1,097	746	7,166	

^{*} Includes one Chapter 9 filing in Boise.

D. Pending Bankruptcy Cases by Chapter Overall, the number of pending Bankruptcy cases increased by 1% in 1999, despite a 32% drop in the number of pending Chapter 7 cases. However, pending Chapter 13s went up by 38%, pending Chapter 12s increased 27% while pending Chapter 11s rose by 17%.

Pending Bankruptcy Cases by Chapter For the 12 Month Period Ending December 31							
	1997	% Change	1998	% Change	1999		
Chapter 7	3,676	14%	4,207	-32%	2,878		
Chapter 9	0	-	1	-100%	0		
Chapter 11	86	10%	95	17%	111		
Chapter 12	81	11%	90	27%	114		
Chapter 13	3,269	9%	3,561	38%	4,899		
Total	7,112	12%	7,954	1%	8,002		



E. <u>Adversary Workload</u> During 1999, the filing of adversary proceedings decreased by 8%. Adversary case terminations dropped by 12% while pending adversary proceedings remained identical to the prior year.

Bankruptcy Adversary Proceedings For the 12 Month Period Ending December 31							
	1997 % 1998 % Change 1998						
Filings	404	-10%	363	-8%	333		
Terminations	333	18%	394	-12%	348		
Pending Cases	267	-30%	186	0%	186		

F. Bankruptcy Hearings in Divisional Offices Bankruptcy Court hearing hours increased by 35% during 1999. The most significant increases occurred in Boise and Moscow, which were both up 54%. Bankruptcy hearing hours in Pocatello rose by 21%, while Coeur d'Alene went up by 14%. The only location to experience a decline was Twin Falls, which dropped 6%.

Bankruptcy Court Hours by Hearing Location For the 12 Month Period Ending December 31							
Location	1997	% Change	1998	% Change	1999		
Boise	283	-3%	275	54%	423		
Twin Falls	21	48%	31	-6%	29		
Pocatello	148	37%	203	21%	246		
Moscow	63	-24%	48	54%	74		
Coeur d'Alene	98	-1%	97	14%	111		
Total *	613	7%	654	35%	883		

^{*} Judge Pappas also conducted telephone hearings on 150 California bankruptcy cases during 1997 and logged approximately 35 hours in San Diego during 1998.

